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**REPLY UNDER 37 CFR 1.116  
TECHNOLOGY CENTER 3600  
EXPEDITED PROCEDURE**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:**

Renes et al.

**Serial No.:** 09/981,213

**Filed:** October 17, 2001

**For:** INSURANCE FOR CESSATION OF  
PERSONAL CONTRACT

**Confirmation No.:** 5776

**Examiner:** T. Nguyen

**Group Art Unit:** 3626

**Attorney Docket No.:** 3372-5117US

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**AMENDMENT UNDER 37 C.F.R. § 1.116**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Responsive to the final Office action of May 25, 2011, please amend the referenced patent application as follows:

**Amendments to the Claims** are set forth in the listing of the claims that begins on page 2 of this paper; and

**Remarks** start at page 6 of this paper.